



VUL Legacy®

Fact card

**Live More.
Keep More.
Build More.**

Variable universal life (VUL) insurance is a type of life insurance that can potentially build cash value. When you make payments, your money is invested in a wide variety of investment options. You can choose from any of the available investment options. In addition, VUL pays a life insurance death benefit that can be used to replace your income or cover expenses. With VUL Legacy® variable universal life insurance, you can live more for today, keep more of the money you earn and build more for tomorrow.

Live More.

Live more for today by protecting your family against life's unknowns. Because VUL Legacy® can meet your changing needs throughout your life, you'll sleep easier knowing your family will be taken care of if you are no longer able to provide for them yourself.

Keep More.

Keep more of your money for your family with the potential tax-deferred growth and generally tax-free financial protection death benefit of VUL Legacy®.

Build More.

Unlike term insurance, permanent life insurance has a growth component that can complement the protection your policy provides. The cash value you can potentially accumulate can build equity, which you can access to help you meet important financial goals down the road.

Tax benefits

Death benefit

When properly structured, the death benefit can be income and estate tax-free.

Policy account value

Earnings grow tax-deferred. You have the ability to make tax-free transfers among investment options, with equity investment options offering the potential for accelerated growth. Because your policy account value fluctuates with market performance, there is also the risk of loss of principal invested. VUL Legacy® does have additional charges, including surrender charges, mortality and risk charges, insurance charges, a front-end load and possible charges for additional riders you should also consider before purchasing.

Distributions

You can make income tax-free withdrawals up to the cost basis. Once the cost basis is exhausted, potentially tax-free policy loans may be taken to continue distributions.

Options for investing

Your premiums are allocated to the investment options you select. Investment performance is reflected daily in your policy account value.

Variable investment options

More than 85 investment options are available, allowing you to design an overall investment strategy for your unique needs. Our wide variety of investment options include several asset allocation options ranging from conservative to aggressive, a wide selection of index options and an extensive lineup of equity and fixed income options, offering access to some of the most respected money managers.¹

Market Stabilizer Option[®] II Indexed Options

When you need a more conservative allocation strategy to help manage market volatility, like when you are nearing retirement, our innovative Market Stabilizer Option[®] II Indexed Options can help. These indexed options track the S&P 500[®] Price Return Index and offer varying levels of downside protection with the potential for growth opportunities in various market conditions.

Guaranteed Interest Account

Gain security with an interest rate guaranteed to be at least 1.5% annually.

Investment strategies

Dollar-cost averaging¹

You can smooth out the ups and downs of the market by automatically moving money from the EQ/Money Market option to any of the variable investment options each month, using our Automatic Transfer Service.

Asset rebalancing

This service will automatically adjust your investments at the interval you request (quarterly, semiannually or annually) in order to maintain your allocation percentages and keep your strategy on track.

Account transfers

Transfer amounts among any combination of the variable investment options, including the Market Stabilizer Option[®], or to the Guaranteed Interest Account on a tax-free basis. Restrictions may apply.

Access to your money

Withdrawals

Available after the first policy year and before the anniversary of the policyowner's 121st birthday.

You can withdraw any amount of at least \$500, provided the withdrawal does not reduce the face amount to an amount below \$100,000.

Withdrawals may not be taken from a Segment of the Market Stabilizer Option[®] prior to the Segment Maturity Date.

Loans

Available any time after policy issue; minimum of \$500.

Insureds who are younger than age 75 may borrow up to 90% of the cash surrender value of the policy, minus any outstanding loan or accrued loan interest.

Insureds who are age 75 or older may borrow up to 100% of the cash surrender value of the policy, minus any outstanding loan or accrued loan interest.

Note: Under current federal tax rules, you generally may take federal income tax-free withdrawals up to your basis (total premiums paid) in the policy or loans from a life insurance policy that is not a Modified Endowment Contract (MEC). Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is a MEC, all distributions (withdrawals or loans) are taxed as ordinary income to the extent of gain in the policy, and may also be subject to an additional 10% premature distribution penalty prior to age 59½, unless certain exceptions are applicable. Loans and partial withdrawals will decrease the death benefit and cash value of your life insurance policy, and may be subject to policy limitations and income tax. In addition, loans and partial withdrawals may cause certain policy benefits or riders to become unavailable and may increase the chance your policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

¹ Dollar-cost averaging and asset allocation are methods of diversification that do not guarantee a profit or protect against a loss.

Premiums

Premiums are flexible, so you can design premium payments according to your budget, deciding on the amount and frequency of payments.

No required premiums other than the initial premium. However, additional premiums may be required to keep the policy in force.

There are separate premium requirements for maintaining the no-lapse guarantee.

Death benefit options

Option A Death benefit equals the policy's face amount.

Option B Death benefit equals the policy's face amount, plus account value.

Optional riders²

Available for an additional fee:

Long-Term Care ServicesSM Rider With this rider, you can receive an accelerated life insurance death benefit that can be used for qualified long-term care expenses.³

Available free of charge:

Paid-Up Death Benefit Guarantee Guarantees the policy will remain in force for life, perhaps at a reduced face amount, regardless of investment performance, as long as there is sufficient cash value, and any loan and accrued loan interest does not exceed the policy account value. Can be elected any time after the fourth policy year. Restrictions apply; see prospectus for details.

Loan Extension Endorsement Available on Guideline Premium Test policies. Ensures the policy will not lapse due to a loan balance exceeding the larger of the current and initial base policy face amount, if certain conditions are met. The policy will automatically be placed on loan extension at the beginning of any policy month after the anniversary nearest the insured's 75th birthday, but not before the 20th policy anniversary, if there isn't enough value in the policy to cover the monthly deduction then due and the outstanding policy loan and accrued loan interest exceeds the greater of the current and initial base policy face amount. Other restrictions apply; see prospectus for details.

² Optional riders and features may not be available in all states. Terms and conditions may vary by state. All riders have restrictions and limitations. Read your prospectus and discuss with your financial professional for more detailed information.

³ The Long-Term Care ServicesSM Rider does have an additional cost, and is subject to restrictions and limitations. You may qualify for life insurance, but not for the Long-Term Care ServicesSM Rider. In California, this rider is called the Comprehensive Long-Term Care Rider. In Florida, this rider is called the Long-Term Care Insurance Rider.

For more information or to see if VUL Legacy® is the right fit for you, **contact your financial professional or visit equitable.com today.**

VUL Legacy® has exclusions, limitations and terms for keeping the policy in force. Fees and charges associated with VUL Legacy® include mortality and expense charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits, including those associated with the Market Stabilizer Option®. Contact your financial professional for costs and more complete details.

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This fact card must be preceded or accompanied by the VUL Legacy® product prospectus and any applicable prospectus supplements. The prospectuses contain more complete information about the policy, including investment objectives, risks, charges, expenses, limitations and restrictions. Please read the prospectus and consider the information carefully before purchasing a policy or sending money.

If you have not received a copy of any of the prospectuses or you have misplaced your copy, please contact your financial professional.

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Policy form #: ICC09-100, #09-100 or state variations.

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• Is Not Guaranteed by Any Bank or Savings Association • May Go Down in Value

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